

United States Bankruptcy Court

Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 09-20996-PHB

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis A Cruz-Garcia	Luz Maria Castaneda De Cruz
aka Luis Cruz	aka Luz Cruz
1348 S Dawson St	1348 S Dawson St
Seattle, WA 98108	Seattle, WA 98108

Social Security/Individual Taxpayer ID No.:

xxx-xx-6182	xxx-xx-5829
-------------	-------------

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **October 21, 2009**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: May 20, 2010

Philip H. Brandt
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0981-2
Case: 09-20996

User: jimk
Form ID: b18

Page 1 of 2
Total Noticed: 71

Date Rcvd: May 21, 2010

The following entities were noticed by first class mail on May 23, 2010.

db/jdb +Luis A Cruz-Garcia, Luz Maria Castaneda De Cruz, 1348 S Dawson St, Seattle, WA 98108-2359
sr +Litton Loan Servicing LP, c/o McCalla Raymer LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
952060418 Aegis Receivables Mgmt, Inc., Attn: Payment Processing, PO Box 3458, San Rafael, CA 94912-3458
952060419 +American Mortgage Network, Inc., 2711 Centerville Road Ste 400, Wilmington, DE 19808-1645
952060421 +Aspire, PO Box 105555, Atlanta, GA 30348-5555
952201777 BECU, PO Box 97050, Seattle WA 98124-9750
952060426 +Bank Of America (Bankrupt NC4-105-02-77), PO Box 26012, Greensboro, NC 27420-6012
952091096 +Bank of America, PO Box 34563, Seattle WA 98124-1563
952060429 +Chase Bank USA NA, c/o Creditors Bk Svc, PO Box 740933, Dallas TX 75374-0933
952060430 +Childrens Place, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
952060431 +Citifingerhut, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820
952060432 +Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
952060433 CollectCorp, PO Box 94014, Palatine, IL 60094-4014
952060434 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, PO Box 5170, Simi Valley, CA 93062-5170
952092938 DEPARTMENT STORES NATIONAL BANK/MACYS, NCO FINANCIAL SYSTEMS, INC., PO BOX 137, COLUMBUS, GA 31902-0137
952060435 +ERSolutions Inc., PO Box 9004, Renton, WA 98057-9004
952088104 FIA Card Services aka Bank of America, POB 3001, Malvern, PA 19355-0701
952180787 +Ginny's, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas TX 75374-0933
952060440 +Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
952060443 Investment Mortgage Firm, c/o Moises Garcia, 140 S. 107th ST., Seattle, WA 98168-1346
952060444 +Jefferson Capital Systems, LLC, 16 McLeland Road, St. Cloud, MN 56303-2198
952060445 Juan Cruz, 25714 Pl 177th St SE, Covington, WA 98042
952060446 +King County Treasury, 500 Fourth Avenue, Room 600, Seattle, WA 98104-2340
952060449 +LTD Financial Services, 7322 Southwest Freeway, Ste 1600, Jouston, Texas 77074-2053
952060447 +Litton Loan Servicing LP, Attention: Customer Service Department, 4828 Loop Central Drive, Houston, TX 77081-2212
952148471 +Litton Loan Servicing, L.P., Bankruptcy Department, 4828 Loop Central Drive, Houston, TX 77081-2212
952060448 Loyda Elizabeth Cruz, 25619 160th Pl SE, Covington, WA 98042
952060452 +Merchants Me, PO Box 7416, Bellevue, WA 98008-1416
952060454 +Midland Credit Mgmt, 501 NW Grand Blvd., Oklahoma City, OK 73118-6112
952060455 +Mortgage Electronic Registration Systems, 1818 Library Street, Suite 300, Reston, VA 20190-6280
952060458 +NCO Financial, PO Box 15630, Dept 99, Wilmington, DE 19850-5630
952060457 +NCO Financial, PO Box 15636, Wilmington, DE 19850-5636
952060456 +National Financial Group, 6110 Executive Blvd Ste, Rockville, MD 20852-3903
952060459 Northwest Trustee Services, PO Box 997, Bellevue, WA 98009-0997
952060461 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd Suite 100, Norfolk, VA 23502)
952090362 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067
952060460 +Palisad Collateral, Attention: Bankruptcy Department, PO Box 100018, Kennesaw, GA 30156-9204
952164736 +Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208
952060462 +Seattle Debt Law, LLC, 705 Second Ave. Suite 1050, Seattle, WA 98104-1759
952060463 +Serafina Garcia, 25617 160th PL SE, Covington, WA 98042-8296
952060464 +Sound Real Estate Network LLC, c/o Nick Weaver, 16310 118TH CT NE, Bothell, WA 98011-9421
952073386 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
952060466 +Trident Asst, 5755 Northpoint Pkwy Ste, Alpharetta, GA 30022-1142
952175955 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Elan Financial Services, P.O. Box 5229, Cincinnati, OH 45201)
952109389 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)
952060468 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 1800, Saint Paul, Minnesota 55101-0800)
952060470 US BK RMS, CB Disputes, St Louis, MO 63116
952060469 US Bank National Association ND, PO Box 790408, St. Louis, MO 63179-0408
952060471 +West Asset Purchasing, 101 Convention Center St, Las Vegas, NV 89109-2001

The following entities were noticed by electronic transmission on May 21, 2010.

tr +EDI: QBPKRIEGMAN.COM May 21 2010 19:48:00 Bruce P Kriegman,
600 University Street, Suite 2100, Seattle, WA 98101-4161
smg EDI: WADEPREV.COM May 21 2010 19:48:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
cr EDI: ECAST.COM May 21 2010 19:48:00 eCAST Settlement Corporation, POB 35480,
Newark, NJ 07193-5480
952060420 +EDI: ARROW.COM May 21 2010 19:48:00 Arrow Financial Services, 5996 W Touhy Ave,
Niles, IL 60714-4610
952060422 +EDI: ACCE.COM May 21 2010 19:48:00 Asset Acceptance LLC, PO Box 2036,
Warren, MI 48090-2036
952060423 EDI: ARSN.COM May 21 2010 19:48:00 Associated Recovery Systems, PO Box 469046,
Escondido, CA 92046-9046
952060425 +EDI: BANKAMER2.COM May 21 2010 19:48:00 Bank Of America, PO Box 1598,
Norfolk, VA 23501-1598
952060424 EDI: BANKAMER.COM May 21 2010 19:48:00 Bank of America, PO Box 15026,
Wilmington, DE 19850-5026

District/off: 0981-2
Case: 09-20996

User: jimk
Form ID: b18

Page 2 of 2
Total Noticed: 71

Date Rcvd: May 21, 2010

The following entities were noticed by electronic transmission (continued)

952060427 +EDI: CAPITALONE.COM May 21 2010 19:48:00 Capital One, Attn: C/O TSYS Debt Management, PO Box 5155, Norcross, GA 30091-5155
952060428 +EDI: CHASE.COM May 21 2010 19:48:00 Chase, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920
952060430 +EDI: CITICORP.COM May 21 2010 19:48:00 Childrens Place, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
952060432 +EDI: CITICORP.COM May 21 2010 19:48:00 Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
952060437 +EDI: AMINFOFP.COM May 21 2010 19:48:00 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
952060436 +EDI: AMINFOFP.COM May 21 2010 19:48:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
952060438 +EDI: RMSC.COM May 21 2010 19:48:00 GEMB/JC Penney, Attention: Bankruptcy, PO Box 103106, Roswell, GA 30076-9106
952060439 +EDI: RMSC.COM May 21 2010 19:48:00 Gemb/QVC, PO Box 971402, El Paso, TX 79997-1402
952060441 EDI: IRS.COM May 21 2010 19:48:00 Internal Revenue Service, PO BOX 21126, PHILADELPHIA, PA 19114
952060442 EDI: IRS.COM May 21 2010 19:48:00 Internal Revenue Service, PO BOX 21125, PHILADELPHIA, PA 19114
952060450 +EDI: RESURGENT.COM May 21 2010 19:48:00 Lvnv Funding LLC, PO Box 740281, Houston, TX 77274-0281
952060451 +EDI: TSYS2.COM May 21 2010 19:48:00 Macys, PO Box 8053, Mason, OH 45040-8053
952060453 EDI: MID8.COM May 21 2010 19:48:00 Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578
952081003 +EDI: MID8.COM May 21 2010 19:48:00 Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
952060465 +EDI: WTRRRNBANK.COM May 21 2010 19:48:00 Target, PO Box 9475, Minneapolis, MN 55440-9475
952060467 EDI: URSI.COM May 21 2010 19:48:00 United Recovery Systems, PO Box 722929, Houston, TX 77272-2929

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Litton Loan Servicing LP

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2010

Signature: 